

**Amendments To Claims:**

Amendments to the claims are reflected in the following listing, which replaces any and all prior versions and listings of claims in the present application.

**Listing of Claims:**

1. (Currently Amended) A method for configuring a method of authentication for accessing a restricted service, comprising:

receiving, by a microprocessor for configuring the method of authentication and from a user via a communication network, a selection of a first method of authentication, from a plurality of methods of authentication presented by a restricted service provider, for access to a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

storing, by the microprocessor and in a database, the first method of authentication in association with the first restricted service and the account of the user;

receiving, by the microprocessor and from the user via the communication network, a selection of a second method of authentication, from the plurality of methods of authentication, for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, by the microprocessor and in the database, the second method of authentication in association with the second restricted service and the account of the user;

~~restricting, by the microprocessor, at least one of the first method of authentication or the second method of authentication to specific periods of high security alerts;~~

allowing, by the microprocessor and from the user via the communication network, a change to at least one of the first authentication method or the second authentication method without accessing the first restricted service or the second restricted service, respectively, to a third authentication method, from the plurality of methods of authentication;

receiving, by the microprocessor and over the communication network, a request for access to at least one of the first restricted service and the second restricted service;

causing, by the microprocessor, a user interface to display input fields corresponding to

the first method of authentication if the request is associated with the first restricted service;

causing, by the microprocessor, the user interface to display input fields corresponding to the second method of authentication if the request is associated with the second restricted service;

granting, by the microprocessor, access to the first restricted service in response to receiving predetermined input associated with the first method of authentication; and

granting, by the microprocessor, access to the second restricted service in response to receiving predetermined input associated with the second method of authentication.

2. (Previously Presented) The method of claim 1, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

3. (Previously Presented) The method of claim 1, further including:

receiving, over the communication network, a selection of more than one method of authentication, from the plurality of methods of authentication for access to the first restricted service.

4. (Previously Presented) The method of claim 1, further comprising:

registering at least one of the first method of authentication and the second method of authentication as a minimum level of security for access to at least one of the first and second restricted services.

5. (Currently Amended) A method for configuring a minimum level of security for accessing a restricted service, comprising:

presenting, by a microprocessor for configuring a minimum level of security, a query

dialog box to a user to query the user to select at least one level of security, from a plurality of levels of security presented by a restricted service provider, for access a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

receiving, by the microprocessor and from the user via the query dialog box over a communication network, a selection of a first level of security, from the plurality of levels of security, for access to the first restricted service;

storing, by the microprocessor and in a database, the first level of security in association with the first restricted service and the account of the user;

receiving, by the microprocessor and from the user via the communication network, a selection of a second level of security, from the plurality of levels of security, for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, by the microprocessor and in the database, the second level of security in association with the second restricted service and the account of the user;

~~restricting, by the microprocessor, at least one of the first level of security or the second level of security to specific periods of high security alerts;~~

allowing, by the microprocessor and from the user via the communication network, a change to at least one of the first authentication method or the second authentication method without accessing the first restricted service or the second restricted service, respectively, to a third authentication method, from the plurality of methods of authentication;

receiving, by the microprocessor and over the communication network, a request for access to at least one of the first restricted service and the second restricted service;

causing, by the microprocessor, a user interface to display input fields corresponding to the first level of security if the request is associated with the first restricted service;

causing, by the microprocessor, the user interface to display input fields corresponding to the second level of security if the request is associated with the second restricted service;

granting, by the microprocessor, access to the first restricted service in response to

receiving predetermined input associated with the first level of security; and granting, by the microprocessor, access to the second restricted service in response to receiving predetermined input associated with the second level of security.

6. (Previously Presented) The method of claim 5, wherein the plurality of levels of security correspond to a plurality of methods of authentication, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

7. (Previously Presented) The method of claim 5, further including:  
receiving, over the communication network, a selection of more than one level of security, from the plurality of levels of security, for access to the first restricted service.

8 — 13. (Canceled)

14. (Currently Amended) A non-transitory tangible computer-readable storage medium having stored thereon sequences of instructions, the sequences of instructions including instructions which, when executed by a computer system for configuring a method of authentication, cause the computer system to perform:

receiving, by the computer system and from a user via a communication network, a selection of a first method of authentication, from a plurality of methods of authentication presented by a restricted service provider, for access to a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

storing, by the computer system and in a database, the first method of authentication in association with the first restricted service and the account of the user;

receiving, by the computer system and from the user via the communication network, a selection of a second method of authentication, from the plurality of methods of authentication, for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, by the computer system and in the database, the second method of authentication in association with the second restricted service and the account of the user;

~~restricting, by the computer system, at least one of the first method of authentication or the second method of authentication to specific periods of high security alerts;~~

allowing, by the computer system and from the user via the communication network, a change to at least one of the first authentication method or the second authentication method without accessing the first restricted service or the second restricted service, respectively, to a third authentication method, from the plurality of methods of authentication;

receiving, by the computer system and over the communication network, a request for access to at least one of the first restricted service and the second restricted service;

causing, by the computer system, a user interface to display input fields corresponding to the first method of authentication if the request is associated with the first restricted service;

causing, by the computer system, the user interface to display input fields corresponding to the second method of authentication if the request is associated with the second restricted service;

granting, by the computer system, access to the first restricted service upon receiving predetermined input associated with the first method of authentication; and

granting, by the computer system, access to the second restricted service upon receiving predetermined input associated with the second method of authentication.

15. (Currently Amended) A non-transitory tangible computer-readable storage medium having stored thereon sequences of instructions, the sequences of instructions including instructions which, when executed by a computer system for configuring a method of authentication, cause the computer system to perform:

presenting, by the computer system, a query dialog box to a user to query the user to select at least one level of security, from a plurality of levels of security presented by a restricted service provider, for access to a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

receiving, by the computer system and from the user via the query dialog box over a communication network, a selection of a first level of security, from a plurality of levels of security, for access to the first restricted service;

storing, by the computer system and in a database, the first level of security in association with the first restricted service and the account of the user;

receiving, by the computer system and from the user via the communication network, a selection of a second level of security, from the plurality of levels of security, for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, by the computer system and in the database, the second level of security in association with the second restricted service and the account of the user;

~~restricting, by the computer system, at least one of the first level of security or the second level of security to specific periods of high security alerts;~~

allowing, by the computer system and from the user via the communication network, a change to at least one of the first authentication method or the second authentication method without accessing the first restricted service or the second restricted service, respectively, to a third authentication method, from the plurality of methods of authentication;

receiving, by the computer system and over the communication network, a request for access to at least one of the first restricted service and the second restricted service;

causing, by the computer system, a user interface to display input fields corresponding to the first level of security if the request is associated with the first restricted service;

causing, by the computer system, the user interface to display input fields corresponding to the second level of security if the request is associated with the second restricted service;

granting, by the computer system, access to the first restricted service upon receiving

predetermined input associated with the first level of security; and

granting, by the computer system, access to the second restricted service upon receiving predetermined input associated with the second level of security.

16. — 18. (Canceled)

19. (Currently Amended) An authentication system comprising a microprocessor for configuring at least one method of authentication for accessing a restricted service and a memory storing a program executable by the microprocessor, wherein the program includes computer code for implementing a method ~~for configuring at least one method of authentication for accessing a restricted service~~, wherein the method includes:

receiving, by the microprocessor and from a user via a communication network, a selection of a first method of authentication, from a plurality of methods of authentication presented by a restricted services provider, for access to a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

storing, by the microprocessor and in a database, the first method of authentication in association with the first restricted service and the account of the user;

receiving, by the microprocessor and from the user via the communication network, a selection of a second method of authentication, from the plurality of methods of authentication, for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, by the microprocessor and in the database, the second method of authentication in association with the second restricted service and the account of the user;

~~restricting at least one of the first method of authentication or the second method of authentication to specific periods of high security alerts;~~

allowing, by the microprocessor and from the user via the communication network, a change to at least one of the first authentication method or the second authentication method without accessing the first restricted service or the second restricted service, respectively, to a third authentication method, from the plurality of methods of authentication;

receiving, by the microprocessor and over the communication network, a request for access to at least one of the first restricted service and the second restricted service;

causing, by the microprocessor, a user interface to display input fields corresponding to the first method of authentication if the request is associated with the first restricted service;

causing, by the microprocessor, the user interface to display input fields corresponding to the second method of authentication if the request is associated with the second restricted service;

granting, by the microprocessor, access to the first restricted service upon receiving predetermined input associated with the first method of authentication; and

granting, by the microprocessor, access to the second restricted service upon receiving predetermined input associated with the second method of authentication.

20. (Previously Presented) The authentication system of claim 19, wherein the plurality methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

21. (Currently Amended) An authentication system comprising a ~~processor~~ microprocessor for implementing a method for configuring a minimum level of security for accessing a restricted service and a memory storing a program executable by the processor, wherein the program includes computer code ~~for implementing a method for configuring a minimum level of security for accessing a restricted service~~, wherein the method includes:

presenting, by the microprocessor, a query dialog box to a user to query the user to select at least one level of security, from a plurality of levels of security presented by a restricted services provider, for access to system a first restricted service provided by the restricted service provider, the first restricted service being associated with an account of the user;

receiving, by the microprocessor and from the user via the query dialog box over a

communication network, a selection of a first level of security, from the plurality of levels of security, for access to the first restricted service;

storing, by the microprocessor and in a database, the first level of security in association with the first restricted service and the account of the user;

receiving, by the microprocessor and from the user via the communication network, a selection of a second level of security, from the plurality of levels of security, for access to a second restricted service provided by the restricted service provider, the second restricted service being associated with the account of the user;

storing, by the microprocessor and in the database, the second level of security in association with the second restricted service and the account of the user;

~~restricting at least one of the first level of security or the second level of security to specific periods of high security alerts;~~

allowing, by the microprocessor and from the user via the communication network, a change to at least one of the first authentication method or the second authentication method without accessing the first restricted service or the second restricted service, respectively, to a third authentication method, from the plurality of methods of authentication;

receiving, by the microprocessor and over the communication network, a request for access to at least one of the first restricted service and the second restricted service;

causing, by [[a]] the microprocessor, a user interface to display input fields corresponding to the first level of security if the request is associated with the first restricted service;

causing, by the microprocessor, the user interface to display input fields corresponding to the second level of security if the request is associated with the second restricted service;

granting, by the microprocessor, access to the first restricted service upon receiving predetermined input associated with the first level of security; and

granting, by the microprocessor, access to the second restricted service upon receiving predetermined input associated with the second level of security.

22. (Previously Presented) The authentication system of claim 21, wherein the plurality of

levels of security correspond to a plurality of methods of authentication, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

23-26. (Canceled)

27. (Currently Amended) The method of claim 1, further comprising receiving, from the user via the communication network, a selection of a ~~third~~ fourth method of authentication, from the plurality of methods of authentication, for access to the second restricted service provided by the restricted service provider.

28. (Previously Presented) The method of claim 1, further comprising restricting at least the first method of authentication or the second method of authentication to specific times of the day.

29. (Previously Presented) The method of claim 1, further comprising restricting at least the first method of authentication or the second method of authentication to specific locations.

30. (Canceled)

31. (Previously Presented) The method of claim 1, further comprising restricting at least the first method of authentication or the second method of authentication to specific days.

32. (Previously Presented) The method of claim 1, further comprising restricting at the least the first method of authentication or the second method of authentication to the user being a member of a specific group.